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Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District ofILLINOIS(State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Ра	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture	Donna	-
	identification (for example,	First name	First name
	your driver's license or	Ruth Middle name	Middle name
	passport).	Tomim	Wildle Halle
	Bring your picture identification to your meeting with the trustee.	Last name	Last name
	with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years	First name	First name
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social Security	xxx - xx - <u>9256</u>	XXX - XX
	number or federal Individual Taxpayer Identification number	OR	OR
	ruentinication number	9 xx - xx	9 xx - xx

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Document Tomim Ruth Donna Debtor 1 Case Number (if known)

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	Business name Business name EIN EIN	Business name Business name EIN EIN
5. Where you live	528 Pershing Ave. Number Street	If Debtor 2 lives at a different address: Number Street
	Wheaton IL 60189 City State ZIP Code DUPAGE County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number Street	City State ZIP Code County If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address. Number Street P.O. Box
	City State ZIP Code	City State ZIP Code
6. Why you are choosing this district to file for bankruptcy.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408

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Document Tomim Ruth Donna Debtor 1 Case Number (if known) Last Name

Pa	Tell the Court About You	Bankruptcy Cas	е			
7.	The chapter of the Bankruptcy Code you		•		equired by 11 U.S.C. § 342(b) for Individuals page 1 and check the appropriate box.	
	are choosing to file	☐ Chapter	7			
	under	☐ Chapter	11			
		☐ Chapter	12			
		■ Chapter	13			
8.	How you will pay the fee	local couyourself, submittir with a pr	urt for more details you may pay with ng your payment or re-printed address or pay the fee in insion for Individuals that my fee be wear judge may, but is not 150% of the officiee in installments	s about how you may n cash, cashier's cherton your behalf, your at to Pay The Filing Fedured (You may requise not required to, waitstall poverty line that at a). If you choose this of	Please check with the clerk's office in your pay. Typically, if you are paying the feeck, or money order. If your attorney is ttorney may pay with a credit card or check cose this option, sign and attach the ein Installments (Official Form 103A). The est this option only if you are filing for Chapter 7. If your fee, and may do so only if your income is pplies to your family size and you are unable to option, you must fill out the Application to Have the B) and file it with your petition.	
9.	Have you filed for bankruptcy within the last 8 years?	Dis	None Strict None	When	Case Number MM / DD / YYYY Case Number MM / DD / YYYYY	
		Dis	strict	When	Case Number MM / DD / YYYY	
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate?	Dis De	ebtor	When _	Relationship to you Case Number, if known MM / DD / YYYY Relationship to you Case Number, if known	
11.	Do you rent your residence?	Yes. Ha	sidence?	t. al Statement About an E	ent against you and do you want to stay in your Eviction Judgment Against You (Form 101A) and file it with	

Debto	Case 16-0987	71 Doc	1 Filed 03/22/3 Document		Desc Main
	First Name	Middle Name	Last Name		
Par	Report About Any Busin	esses You Owr	as a Sole Proprietor		
12.	Are you a sole proprietor of any full- or part-time business? A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.	■ No. □ Yes.	Go to Part 4. Name and location of business, if any Number Street	ness	
			☐ Health Care Busines ☐ Single Asset Real Es	State St	Zip Code
	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	appropriate balance strong document. No. I No. I Yes. I	e deadlines. If you indicate neet, statement of operations do not exist, follow the proam not filing under Chapter am filing under Chapter 11, he Bankruptcy Code. am filing under Chapter 11 Bankruptcy Code.	court must know whether you are a small business de that you are a small business debtor, you must attach is, cash-flow statement, and federal income tax return occdure in 11 U.S.C. § 1116(1)(B). 11. but I am NOT a small business debtor according to the and I am a small business debtor according to the de	your most recent or if any of these
14.	Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?	_	What is the hazard? ———————————————————————————————————	eded, why is it needed?	

Number

City

Street

Where is the property? _

ZIP Code

State

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Document

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Debtor 1

Donna

Ruth

Tomim

Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
You must check one:	You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15

uays.	
_	ed to receive a briefing about ing because of:
Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or

through the internet, even after I reasonably tried to do so. Active duty. I am currently on active military

duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion. Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing	about
credit counseling because of:	

Incapacity. I have a mental illness or a mental deficiency that makes me

incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a

briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 16-09871 Doc 1 Filed 03/22/16 Entered 03/22/16 16:26:15 Desc Main

Debtor 1 Donna Ruth Document Tomim Page 6 of 59

Case Number (if known)

What kind of debts do you have?	as "incurred by an individual No. Go to line 16b.	consumer debts? Consumer debts are det primarily for a personal, family, or household p	
	Yes. Go to line 17.		
		business debts? Business debts are debts estment or through the operation of the business	-
	No. Go to line 16c. Yes. Go to line 17.		
	16c. State the type of debts you o	owe that are not consumer debts or business d	lebts.
Are you filing under Chapter 7?	No. I am not filing under Cl	napter 7. Go to line 18.	<u> </u>
Do you estimate that after		er 7. Do you estimate that after any exempt p as are paid that funds will be available to distrib	
excluded and	□No.		
administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes.		
How many creditors do	1-49	1,000-5,000	25,001-50,000
you estimate that you owe?	☐ 50-99 ☐ 400-400	5,001-10,000	50,001-100,000
owe:	☐ 100-199 ☐ 200-999	10,001-25,000	☐ More than 100,000
How much do you	\$0-\$50,000	□ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion
estimate your assets to	\$50,001-\$100,000	\$10,000,001-\$50 million	□\$1,000,000,001-\$10 billion
be worth?	\$100,001-\$500,000 \$500,001-\$1 million	☐ \$50,000,001-\$100 million ☐ \$100,000,001-\$500 million	☐\$10,000,000,001-\$50 billion ☐More than \$50 billion
How much do you	\$0-\$50,000	\$1,000,001-\$10 million	\$500,000,001-\$1 billion
estimate your liabilities	\$50,001-\$100,000	☐ \$10,000,001-\$50 million	\$1,000,000,001-\$10 billion
to be?	\$100,001-\$500,000	\$50,000,001-\$100 million	□\$10,000,000,001-\$50 billion
	□ \$500,001-\$1 million	\$100,000,001-\$500 million	☐ More than \$50 billion
rt 7: Sign Below			
you	I have examined this petition, and correct.	I declare under penalty of perjury that the info	rmation provided is true and
	-	oter 7, I am aware that I may proceed, if eligible inderstand the relief available under each chap	· · · · · · · · · · · · · · · · · · ·
	· ·	did not pay or agree to pay someone who is n d read the notice required by 11 U.S.C. § 342(, ,
	I request relief in accordance with	the chapter of title 11, United States Code, sp	ecified in this petition.
	_	ment, concealing property, or obtaining money in fines up to \$250,000, or imprisonment for upd 3571.	
	/s/ Donna Ruth Tomin Signature of Debtor 1		ture of Debtor 2
		-	
	Executed on03/22/2016) Evecu	ted on

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Debtor 1	Donna	Ruth	Tomim	Case Number (if known)
	First Name	Middle Name	Last Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Kristin T Schindler	Date	Date: 03/22/2016	
Signature of Attorney for Debtor	Bate	MM / DD / YYYY	
Kristin T Schindler			
Printed name			
Geraci Law L.L.C.			
Firm name			
55 E. Monroe St., #3400			
Number Street			
Chicago	IL	60603	
City	State	ZIP Code	
Contact Phone 312-332-1800	Email add	dressndil@geracilaw.com	
6302937	IL		

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Fill in this in	formation to iden	tify your case:	
Debtor 1	Donna	Ruth	Tomim
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	r the : <u>NORTHERN</u> District of	_ <u>ILLINOIS</u> (State)
Case Number (If known)			

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$ 198,500
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 8,675
1c. Copy line 63, Total of all property on <i>Schedule A/B</i>	\$ 207,175
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$79,859
Part 3: Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$2,868.34
5. Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$2,468.00

Case 16-09871 Doc 1 Filed 03/22/16 Entered 03/22/16 16:26:15 Desc Main Page 9 of 59 Document Ruth Debtor 1 Donna Tomim Case Number (if known) _ First Name Middle Name Last Name **EntriesDescription AssetsAmount LiabilitiesAmount Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$4,155.23 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: Total claim From Part 4 of Schedule E/F, copy the following: \$ 0.00 9a. Domestic support obligations (Copy line 6a.) \$ 0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) $_{0.00}$ 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

9d. Student loans. (Copy line 6f.)

priority claims. (Copy line 6g.)

9g. Total. Add lines 9a through 9f.

9e. Obligations arising out of a separation agreement or divorce that you did not report as

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

	nformation to identify your			03/22/16 16:26:15 of 59	Desc Main
Debtor 1	Donna	Ruth	Tomim		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	s Bankruptcy Court for the : <u>N0</u>	ORTHERN District	of <u>ILLINOIS</u> (State)		
Case Number	er				Check if this is an
(If known)					amended filing
ifficial F	orm 106A/B				
chedul	le A/B: Property	y			12/15
			her Real Esate You Own or Have an Interest I		
Yes.	Describe		Will all the control of the control		
500 D			What is the property? Check all that apply. Single-family home		secured claims or exemptions. Put any secured claims on Schedule D:
528 Persl	ning Ave ress, if available, or other descrip	otion	Duplex or multi-unit building		o Have Claims Secured by Property
01.001.000			Condominium or cooperative	Current value	e of the Current value of the
			Manufactured or mobile home	entire proper	ty? portion you own?
	ı IL	60189	Land	\$1	98,500.00 \$ 28,357.00
Wheaton		e ZIP Code	Investment property		
Wheaton	State	e Zii Code	= '''		
City	Stati		Timeshare		nature of your ownership
	Stati		Timeshare Other	interest (suc	h as fee simple, tenancy by
City	State		Timeshare Other Who has an interest in the property? Che	interest (suc the entireties	h as fee simple, tenancy by s, or a life estat), if known.
City	Stat		Timeshare Other Who has an interest in the property? Che	interest (suc the entireties	h as fee simple, tenancy by s, or a life estat), if known.
City	State	e zii code	Timeshare Other Who has an interest in the property? Che Debtor 1 only Debtor 2 only	interest (suc the entireties Debtor has a	h as fee simple, tenancy by
City	Stat		Timeshare Other Who has an interest in the property? Che	interest (suc the entireties Debtor has a	th as fee simple, tenancy by s, or a life estat), if known. 1/7 interest in an inherited property, it this is a community property

Official Form 106A/B Record # 705439 Schedule A/B: Property Page 1 of 7

\$28,357.00

2. Add the dollar value of the portion you own for all of your entries fro Part 1, including any entries for pages

you have attached for Part 1. Write that number here -->

Case 16-09871 <u>onn</u>a

Doc 1

Desc Main

Debtor 1 Debtor 1

First Name Middle Name Filed 03/22/16
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	Describe Your Vehi	cles					
_		=	any vehicles, whether they are registered or not? Include any also report it on Schedule G: Executory Contracts and Unexpire.				
03. Cars	s, vans, trucks, tractors, No.	sport utility vehicles, mo	otorcycles				
	Yes. Describe Make:	Buick	Who has an interest in the property? Check one.		claims or exemptions. Put		
	Model: Year:	<u>Century</u> 2001	Debtor 1 only Debtor 2 only		red claims on Schedule D: nims Secured by Property Current value of the		
	Approximate Mileag	ge: 130,000	Debtor 1 and Debtor 2 only At least one of the debtors and another	entire property?	portion you own?		
	Other information:		Check if this is community property (see instructions)	\$ 961.0	00 <u>\$ 961</u> .00		
	Make:	Dodge	Who has an interest in the property? Check one.	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D</i> :			
	Model: Year:	<u>Caravan</u> <u>2002</u>	Debtor 1 only Debtor 2 only	Creditors Who Have Claims Secured by Property Current value of the Current value of the			
	Approximate Mileag	ge: 94,000	Debtor 1 and Debtor 2 only At least one of the debtors and another	entire property?	portion you own?		
	Other information.		Check if this is community property (see instructions)	•	<u> </u>		
Exa	mples: Boats, trailers, motor No. Yes. Describe	s, personal watercraft, fishing	g vessels, snowmobiles, motorcycle accessories				
	he dollar value of the po	-	our entries fro Part 2, including any entries for pages		\$ 3,961.00		
	he dollar value of the ponave attached for Part 2.	-			\$ 3,961.00		
you h	he dollar value of the po nave attached for Part 2. Describe Your Pers	Write that number here			\$ 3,961.00 Current value of the portion you own? Do not deduct secured claims or exemptions		
you h Part 3 Do you	Describe Your Personner of the policy attached for Part 2. Describe Your Personner of the policy and personner of the personner of th	Write that number here onal and Household Items r equitable interest in an	y of the following items?		Current value of the portion you own? Do not deduct secured claims		
you h Part 3 Do you	he dollar value of the polar value attached for Part 2. Describe Your Personal Pers	Write that number here onal and Household Items r equitable interest in an shings miture, linens, china, kitchen	y of the following items?	\$1,000	Current value of the portion you own? Do not deduct secured claims		
you h Part 3 Do you 06. Hou Exe Compared to the service of the se	Describe Your Personant and in the dollar value of the policy are attached for Part 2. Describe Your Personant and in the dollar value and legal of the dollar value and furnis amples: Major appliances, furnity and the dollar value and the	Write that number here onal and Household Items r equitable interest in an shings miture, linens, china, kitchen Furniture, linens, small applia	y of the following items? vare nces, table & chairs, bedroom set digital equipment; computers, printers, scanners; music	\$1,000	Current value of the portion you own? Do not deduct secured claims or exemptions		
you h Part 3 Do you 06. Hou Exe Compared to the service of the se	Describe Your Personner of the policy and attached for Part 2. Describe Your Personner of the policy of the polic	Write that number here onal and Household Items r equitable interest in an shings miture, linens, china, kitchen Furniture, linens, small applia	y of the following items? vare nces, table & chairs, bedroom set digital equipment; computers, printers, scanners; music	\$1,000	Current value of the portion you own? Do not deduct secured claims or exemptions		
you h Part 3 Do you 06. Hou Exa Coll Coll Exa Coll Exa Coll Exa	be dollar value of the portage attached for Part 2. Describe Your Personal Common or have any legal of the policy	Write that number here onal and Household Items r equitable interest in an shings miture, linens, china, kitcheny furniture, linens, small applia os; audio, video, stereo, and ocluding cell phones, cameras	y of the following items? vare nces, table & chairs, bedroom set digital equipment; computers, printers, scanners; music s, media players, games nter, music collection, cell phone artwork; books, pictures, or other art objects;		Current value of the portion you own? Do not deduct secured claims or exemptions \$ 1,000.00		

Filed 03/22/16
Document F Doc 1 Case 16-09871 Donna Debtor 1

First Name Middle Name

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09.	Examples:		hic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes nusical instruments				
	Yes.	Describe	Treadmill	\$100		\$	100.00
10.	Examples:		guns, ammunition, and related equipment				
	Yes.	Describe				\$	0.00
11.	Examples:	Everyday clothes,	furs, leather coats, designer wear, shoes, accessories				
	Yes.	Describe	Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories	\$50		\$	50.00
12.	Jewelry Examples: gold, silver No.	Everyday jewelry,	costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,				
	Yes.	Describe	Costume jewelry	\$50		\$	50.00
13.	Non-farm a Examples: No.	animals Dogs, cats, birds,	horses				
	Yes.	Describe	Dog and cat	\$0		\$	0.00
14.	Any other No.	personal and h	busehold items you did not already list, including any health aids you did not list				
	Yes.	Describe				\$	0.00
			of your entries from Part 3, including any entries for pages you have attached				\$1,800.00
	art 4:	escribe Your Fir	nancial Assets				
Do	you own or	have any legal	or equitable interest in any of the following?		portion		
16.	Cash Examples: No. Yes.	Money you have in	n your wallet, in your home, in a safe deposit box, and on hand when you file your petition				
17.		Checking, savings	, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, If you have multiple accounts with the same institution, list each.			\$	0.00
	Yes.	Describe	Account Type: Institution name: Checking Account PNC			\$	100.00
			Savings Account PNC			\$	114.00
			Savings Account PNC			\$ \$	2,700.00 2,914.00
18.			tublicly traded stocks tment accounts with brokerage firms, money market accounts			Ψ	_,517.00
	Yes.	Describe	Institution or issuer name:			\$	0.00

Case 16-09871 Doc 1 Desc Main Donna Debtor 1 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in Nο Describe..... Name of Entity and Percent of Ownership: Yes. 0.00 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No. Yes. Describe..... Issuer name: 0.00 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No. Describe..... Type of account and Institution name: Yes 401(k) or similar plan Charles Schwab 401k Unknown 0.00 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications No. Describe..... Institution name or individual: Yes. 0.00 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) Describe..... Issuer name and description: Yes. 0.00 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No. Yes. Describe..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): 0.00 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers No. Describe..... Yes. 0.00 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements No. Yes Describe 0.00 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No. Yes. Describe..... 0.00

ney or property owed to you?	Current value of the
	portion you own?
	Do not deduct secured claims
	or exemptions

28. Tax refunds owed to you

Describe.....

Mo

	INO.			
	Yes.	Describe		
				\$ 0.00
29.	Family sup	port		
	Examples: F	Past due or lump s	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement	

0.00

Debtor 1

Donna

Case 16-09871

Doc 1

Desc Main

First Name 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No. Yes. Describe..... 0.00 31. Interest in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No. Company Name & Beneficiary: Describe..... Yes Life insurance \$0 0.00 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No. Describe..... Yes. 0.00 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No. Yes. Describe..... 0.00 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights Yes. Describe..... 0.00 35. Any financial assets you did not already list Yes. Describe..... 0.00 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$2,914.00 for Part 4. Write that number here ----Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? Nο Current value of the portion you own? Do not deduct secured claims or exemptions 38. Accounts receivable or commissions you already earned No. Describe..... 0.00 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices No. Describe..... Yes. 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade Nο Describe..... Yes. 0.00 41. Inventory No. Yes. Describe..... 0.00 42. Interests in partnerships or joint ventures No. Name of Entity and Percent of Ownership: Describe.....

0.00

43. Customer lists, mailing lists, or other compilations No.	
Yes. Describe	s 0.00
44. Any business-related property you did not already list	<u> </u>
No.	7
Yes. Describe	\$0.00
45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached	
for Part 5. Write that number here	\$ 0.00
Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1.	
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?	
No. Yes. Describe	
Tes. Describe	\$0.00
47. Farm animals Examples: Livestock, poultry, farm-raised fish No.	
Yes. Describe	1
48. Crops—either growing or harvested	\$0.00
No.	_
Yes. Describe	\$0.00
49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade	
No. Yes. Describe	
	\$0.00
50. Farm and fishing supplies, chemicals, and feed No.	
Yes. Describe	\$ 0.00
51. Any farm- and commercial fishing-related property you did not already list	
No. Yes. Describe	7
Tes. Describe	\$0.00
52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached	
for Part 6. Write that number here	\$0.00
Part 7.	
53. Do you have other property of any kind you did not already list?	
Examples: Season tickets, country club membership No.	
Yes. Describe]
	\$0.00
54. Add the dollar value of all of your entries from Part 7. Write that number here>	\$0.00

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Document Page 16 of a get glumber (if known) Debtor 1 First Name

Part 8: List the Totals of Each Part of this Form		1
55. Part 1: Total real estate, line 2		\$ 28,357.00
56. Part 2: Total vehicles, line 5	\$ 3,961.00	
57. Part 3: Total personal and household items, line 15	\$ 1,800.00	
58. Part 4: Total financial assets, line 36	\$ 2,914.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 8,675.00	\$ 8,675.00
63. Toal of all property on Schedule A/B. Add line 55 + line 62		\$37,032.00

Official Form 106A/B Record # 705439 Page 7 of 7 Schedule A/B: Property

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Fill in this in	formation to iden	tify your case:	
Debtor 1	Donna	Ruth	Tomim
	First Name	Middle Name	Last Name
Debtor 2	-		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	r the : <u>NORTHERN</u> District of _	ILLINOIS (State)
Case Number			_
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

1. Which set of ex	emptions are you claiming? Check	k one only, even if your spo	ouse is filing with you.	
_	ming state and federal nonbankrupt	•	§ 522(b)(3)	
You are clair	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
2. For any propert	y you list on <i>Schedule A/B</i> that yo	u claim as exempt, fill in t	the information below.	
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	528 Pershing Ave , Wheaton, IL 60189 - Primary Residence	\$ <u>198,500</u>	\$ _ 4,285	735 ILCS 5/12-901 - \$4,285.00
Line from Schedule A/B:	01		100% of fair market value, up to any applicable statutory limit	
Brief description:	2002 Dodge Caravan with over 94,000 miles.	\$_3,000	\$ 2,400	735 ILCS 5/12-1001(c) - \$2,400.00
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$ <u>1,000</u>		735 ILCS 5/12-1001(b) - \$1,000.00
Line from Schedule A/B:	<u>06</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Flat screen TV, computer, printer, music collection, cell phone	\$ <u>600</u>		735 ILCS 5/12-1001(b) - \$600.00
Line from Schedule A/B:	<u>07</u>		100% of fair market value, up to any applicable statutory limit	
Official Form 106C	C Record # 705439	Schedule C: T	he Property You Claim as Exempt	Page 1 of 3

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Debtor 1

Donna

Middle Name

Document Last Name

Additional Page Part 2: Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption portion you own Schedule A/B that lists this property Copy the value from Check only one box for each exemption Schedule A/B 735 ILCS 5/12-1001(b) - \$100.00 Brief Treadmill description: \$ 100 Line from 100% of fair market value, up to 09 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(a),(e) - \$50.00 Brief Examples: Everyday clothes, furs, \$ 50 leather coats, designer wear, description: shoes, accessories 100% of fair market value, up to Line from Schedule A/B: any applicable statutory limit Brief Costume jewelry 735 ILCS 5/12-1001(b) - \$50.00 \$ 50 description: Line from 100% of fair market value, up to 12 Schedule A/B: any applicable statutory limit Brief Dog and cat 735 ILCS 5/12-1001(b) - \$0.00 **\$**_ 0 description: Line from 100% of fair market value, up to 13 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(b) - \$100.00 Brief Checking Account, PNC, 100.00 \$ 100 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(b) - \$114.00 Brief Savings Account, PNC, 114.00 \$ 114 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit Savings Account, PNC, 2,700.00 735 ILCS 5/12-1001(b) - \$2,025.00 Brief \$ 2,700 \$ 2,025 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit Brief 401(k) or similar plan, Charles 735 ILCS 5/12-1006 - \$0.00 Unknown Schwab 401k, 0 description: Line from 100% of fair market value, up to 21 Schedule A/B: any applicable statutory limit 215 ILCS 5/238 - \$0.00 Brief Life insurance description: Line from 100% of fair market value, up to 31 Schedule A/B: any applicable statutory limit 705439 Official Form 106C Record # Schedule C: The Property You Claim as Exempt Page 2 of 3 Case 16-09871 Doc 1 Filed 03/22/16 Entered 03/22/16 16:26:15 Desc Main

Debtor 1 Donna Ruth Document Page 19 of 59 Case Number (if known)

Last Name

First Name

Middle Name

Additional Page Part 2 Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption Schedule A/B 3. Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? Yes. 705439 Official Form 106C Record # Schedule C: The Property You Claim as Exempt Page 3 of 3

Fill in this in	Caso 16 formation to ident		Filod 02/22/16	Entered 0 d	03/22/16 of 59	16:26:15	Desc Main	
Debtor 1	Donna	Ruth	Tomim					
	First Name	Middle Name	Last Name					
Debtor 2				-				
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS_					
Case Number	-		(State)				Check if this	s is an
(If known)							amended fi	lina
information. If in additional page 1. Do any cre No. Ch	more space is need es, write your name ditors have claims	possible. If two married peopled, copy the Additional Page and case number (if known) secured by your property? Jubmit this form to the court with action below.	e, fill it out, number the e	entries, and attac	ch it to this form	. On the top of a	ny	
Part 1:	List All Secured Cla	ims						
• Linkallan			ad alaina liat tha anadit		C	olumn A	Column A	Column C
for each c	laim. If more than	creditor has more than one sec one creditor has a particular cla claims in alphabetical order ac	aim, list the other creditor	s in Part 2.	D	mount of claim o not deduct the alue of collateral	Value of collateral that supports this claim	Unsecured portion If any

	n this inf	Caso 16 008		1 Filed 02/22/16		2/16 16:26:15	Desc Main	1
	ii ulis illi	iormation to identity you	case.		1 of 59			
Deb	tor 1	Donna	Ruth	Tomim				
		First Name	Middle Name	Last Name				
	tor 2							
(Spou	se, if filing)	First Name	Middle Name	Last Name				
Unit	ed States I	Bankruptcy Court for the :!	NORTHERN Dis	strict of <u>ILLINOIS</u>				
Cas	e Number			(State)			Check i	f this is an
	nown)						amende	ed filing
Offic	ial Fo	orm 106E/F						
								40/45
				 Unsecured Claims r creditors with PRIORITY claims 				12/15
ist the I/B: Pr reditor eeded	other pa operty (C rs with pa , copy th iny additi	arty to any executory con Official Form 106A/B) and artially secured claims th	tracts or unexp on Schedule G nat are listed in t, number the e ame and case n	pired leases that could result in a 6: Executory Contracts and Une Schedule D: Creditors Who Hav ntries in the boxes on the left. A number (if known).	claim. Also list execu opired Leases (Official e Claims Secured by F	tory contracts on <i>Sched</i> Form 106G). Do not incl <i>Property</i> . If more space is	<i>ul</i> e ude any s	
		ditors have priority unsec	cured claims ag	ainst vou?				
	•	to Part 2.		, ,				
		to Fait 2.						
الا		our priority upocaured al	aima If a aradita	or has more than one priority upon	soured alaim list the are	editor congrately for each	oloim For	
ea noi un:	ch claim l npriority a secured o	listed, identify what type o amounts. As much as pos claims, fill out the Continua	f claim it is. If a o sible, list the cla ation Page of Pa	or has more than one priority unsectain has both priority and nonpriority and nonpriority in alphabetical order accordinant 1. If more than one creditor holes.	ority amounts, list that c g to the creditor's name ds a particular claim, lis	laim here and show both e. If you have more than to	priority and wo priority	
(FC	or an exp	lanation of each type of cl	aim, see the insi	tructions for this form in the instru-	ction booklet.)	Total claim	Priority	Nonpriority
							amount	amount
Part	2: L	ist All of Your NONPRIORI	TY Unsecured C	laims				
3. Do	any cred	ditors have nonpriority ur	nsecured claims	s against you?				
	•			nit this form to the court with your	other schedules			
		a have nothing to report in	tille part. Oubil	int this form to the court with your	other schedules.			
	Yes.		al alaimaa in Alaa	alababatian andan af tha anadita		- If a anaditan bas was a		
noi	npriority u	unsecured claim, list the c	reditor separatel reditor holds a pa	alphabetical order of the credito ly for each claim. For each claim I articular claim, list the other credit	isted, identify what type	of claim it is. Do not list of	laims already	
44	AMEX			Last 4 digits of account number	NULL			Total claim \$ 3,597.00
4.1	Creditor's N	Name		Last 4 digits of account number				
	Po Box 2	297871		When was the debt incurred?	1992-2014			
	Number	Street						
				As of the date you file, the claim i	s: Check all that apply.			
	Fort Lau	iderdale FL	33329	Contingent				
	City		Zip Code	Unliquidated				
W	_	the debt? Check one.		Disputed				
	Debtor 1	•						
L	Debtor 2	•		Type of NONPRIORITY unsecured Student loans	ı cıaim:			
F	=	I and Debtor 2 only one of the debtors and anothe	⊇r	Obligations arising out of a separa	ation agreement or divorce			
F	=	if this claim relates to a	٠.	that you did not report as priority	-			
	_	inity debt		Debts to pension or profit-sharing		ebts		
Is		n subject to offest?		_				
	No			Other. Specify Credit Card o	r Credit Use	_		
	Yes							

Debtor 1	Case 16-09871 Donna Ruth	oc 1 Filed 03/22/16 Entered 03/22/16 16:26:15 Desc Mair <u>Pocument</u> Page 22 of 59	
	First Name Middle Name	Last Name	
Part	Your NONPRIORITY Unsecured Claims -	Continuation Page	
After lis	sting any entries on this page, number them	beginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.2	AMEX	Last 4 digits of account number NULL	\$ <u>5,063.00</u>
	Creditor's Name	4000 0044	
	Po Box 297871	When was the debt incurred? 1992-2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Fort Lauderdale FL 33329	Contingent	
	City State Zip Code	Unliquidated	
W	/ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
IS	the claim subject to offest?	Condit Cond on Condit Hon	
F	Yes	Other. Specify Credit Card or Credit Use	
4.3	BK OF AMER	Last 4 digits of account number NULL	\$ 610.00
	Creditor's Name		
	Po Box 982238	When was the debt incurred? 2003-2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	El Paso TX 79998	Unliquidated	
w	City State Zip Code /ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
Ē	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Ī	Debtor 1 and Debtor 2 only	Student loans	
Ē	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Г	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	the claim subject to offest?	_	
-	No	Other. Specify Credit Card or Credit Use	
11	Yes Chase CARD	Last 4 digits of account number NULL	\$ 3,828.00
4.4	Creditor's Name	Last 4 digits of account number	
	Po Box 15298	When was the debt incurred? 2002-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Wilmington DE 19850	Unliquidated	
10.	City State Zip Code /ho owes the debt? Check one.	Disputed	
, .	Debtor 1 only		
Ē	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
F	Debtor 1 and Debtor 2 only	Student loans	
F	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
ᆫ		garante anong satisfact a separation agreement of arrondo	

Check if this claim relates to a

community debt
Is the claim subject to offest?

that you did not report as priority claims

Other. Specify Credit Card or Credit Use

Debts to pension or profit-sharing plans, and other similar debts

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Case 16-09871 Doc 1 Filed 03/22/16 Entered 03/22/16 16:26:15 Desc Main Page 24 of 59 Document Donna Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Great Lakes CR UN \$ 0.00 Last 4 digits of account number _ Creditor's Name 1991-2013 2525 Green Bay Rd When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent North Chicago 60064 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes Great Lakes CR UN NULL \$ 4,753.00 Last 4 digits of account number 4.9 Creditor's Name 1991-2016 2525 Green Bay Rd When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent North Chicago 60064 IL Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify ___ Credit Card or Credit Use Yes Kohls/Capone **NULL** \$ 252.00 Last 4 digits of account number 4.10 Creditor's Name 2000-2016 N56 W 17000 Ridgewood Dr When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply.

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Page 25 of 59 Case Number (if known) Document Donna Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Merchants Credit Guide \$ 117.00 Last 4 digits of account number _ Creditor's Name 2013-2014 223 W Jackson Blvd Ste 4 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 60606 Chicago Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Medical Debt Yes Syncb/Walmart NULL \$ 1,849.00 4.12 Last 4 digits of account number Creditor's Name 1991-2016 Po Box 965024 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Orlando 32896 FL Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce

that you did not report as priority claims

Other. Specify ___ Credit Card or Credit Use

Debts to pension or profit-sharing plans, and other similar debts

At least one of the debtors and another

Check if this claim relates to a

community debt Is the claim subject to offest?

No

Official Form 106E/F

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Debtor 1 <u>Don</u>na

Ruth

Add the Amounts for Each Type of Unsecured Claim

Pocument

Middle Name

l	6.	Total the amounts of certain types of unsecured claims.	This information is for statistical reporting purposes only. 28 U.S.C. § 159.
		Add the amounts for each type of unsecured claim.	

			Total claim
Total claims	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims	6f. Student loans	6f.	Total claim \$0.00
	6f. Student loans 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6f. 6g.	0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority		\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims6h. Debts to pension or profit-sharing plans, and other	6g.	\$

Fill	l in this in	Caso 16 formation to iden		Filed 03/22/16	Entor	ed 03/22/16 16:26:15 7 of 59	Desc Main	
De	ebtor 1	Donna	Ruth	Tomim				
50	55101 1	First Name	Middle Name	Last Name	-			
	ebtor 2 oouse, if filing)	First Name	Middle Name	Last Name	-			
Ur	nited States	Bankruptcy Court fo	r the : <u>NORTHERN</u> District of _	ILLINOIS (State)				
	ase Number known)			_			☐ Check if this is an amended filing	
<u>Offi</u>	cial Fo	orm 106G						
Sch	edule	G: Execut	ory Contracts and	Unexpired Lea	ses		1	2/15
nforn additi	nation. If nonal pages to you hav No. Ch	nore space is needs, write your name e any executory each this box and s	eded, copy the additional page ne and case number (if known) contracts or unexpired leases submit this form to the court with	, fill it out, number the e ? n your other schedules. Y	ntries, and	ly responsible for supplying correct attach it to this page. On the top of th		
ex	-	nt, vehicle lease,				e what each contract or lease is for klet for more examples of executory of	•	
ı	Person or	company with w	hom you have the contract or	lease		State what the contract or lea	se is for	
2.1								
	Name							
	Number	Street			_			
	City		State Zip	Code	_			
2.2								
	Name				-			
	Number	Street			_			
	City		State Zip	Code	_			
2.3								
	Name				-			
	Number	Street			_			
	City		State Zip	Code	_			
2.4					_			
	Name							
	Number	Street			_			
	City		State Zip	Code	_			
2.5								
	Name				_			
	Number	Street			_			

State Zip Code

City

Case 16-09871 Doc 1 Filed 03/22/16 Entered 03/22/16 16:26:15 Desc Main

Fill in this inf	formation to iden	ntify your case:	
Debtor 1	Donna	Ruth	Tomim
	First Name	Middle Name	Last Name
Debtor 2	-		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States I	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of <u>ILI</u>	
Case Number			(State)
(If known)			

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any Ao	dditional Pa	ages, write your name and	I case number (if known). Answ	er every questi	on.
1. D c	o you have	any codebtors? (If you are	e filing a joint case, do not list eith	ner spouse as a	codebtor.)
	No.				
	Yes				
			in a community property state of evada, New Mexico, Puerto Rico,	= :	ommunity property states and territories include gton, and Wisconsin.)
	No. Go t	to line 3.			
	Yes. Did	I your spouse, former spous	se, or legal equivalent live with yo	ou at the time?	
	_	s. Inwhich community state	or territory did you live?	·	Fill in the name and current address of that person.
	Name	e of your spouse, former spouse or le	egal equivalent		
	Numb	per Street			
	City		State	Zip Cod	9
S		F, or Schedule G to fill out	Column 2.		Column 2: The creditor to whom you owe the debt
0.4					Check all schedules that apply:
3.1					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	
3.2					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	
3.3					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	

Official Form 106H Record # 705439 Schedule H: Your Codebtors Page 1 of 1

Case 16-09871 Doc 1 Filed 03/22/16 Entered 03/22/16 16:26:15 Desc Main Document Page 29 of 59

Fill in this in	formation to identi	fy your case:	
Debtor 1	Donna	Ruth	Tomim
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for t	he: <u>NORTHERN DISTRICT C</u>	OF ILLINOIS
Case Number			
(If known)			

Official Form 106I

MM / DD / YYYY

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filling spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	1	Employed Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Supplier Specialis	st	
	Occupation may Include student or homemaker, if it applies.	Employers name	Ball Horticultural	Company	
		Employers address	622 Town Road		
			West Chicago, IL	60185	<u>,</u>
		How long employed there?	31 years		
Pa	rt 2: Give Details About Monthl	ly Income			
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse has lines below. If you need more space	ve more than one employer, comb	oine the information for a		
				For Debtor 1	For Debtor 2 or non-filing spouse
2.		y and commissions (before all pa calculate what the monthly wage w	•	\$4,155.23	\$0.00
3.	Estimate and list monthly overti	me pay.		\$0.00	\$0.00
4.	Calculate gross income. Add line	e 2 + line 3.		\$4,155.23	\$0.00

 Official Form 106I
 Record # 705439
 Schedule I: Your Income
 Page 1 of 2

Case 16-09871 Doc 1 Filed 03/22/16 Entered 03/22/16 16:26:15 Desc Main Page 30 of 59

Document Ruth Donna Case Number (if known) _ Debtor 1 First Name Middle Name Last Name

For Debtor 1 For Debtor 2 or mon-filling spouse For Debtor 2 or mon-filling sp						
S. List all payroll deductions: 5a. Tax, Medicara, and Social Security deductions 5b. Mandatory contributions for retirement plans 5c. Voluntary contributions for retirement plans 5c. Voluntary contributions for retirement plans 5c. Voluntary contributions for retirement plans 5c. S0.00 5c. Voluntary contributions for retirement fund loans 5c. S0.00 5c. Voluntary contributions for retirement fund loans 5c. S0.00 5c. Voluntary contributions for retirement fund loans 5c. S0.00 5c. Voluntary contributions for retirement fund loans 5c. S0.00 5c. Voluntary contributions for retirement fund loans 5c. S0.00 5c. Voluntary contributions for settlement fund loans 5c. S0.00 5c. Voluntary contributions for solons 5c. S0.00 5c. Voluntary contributions for solons 5c. S0.00 5c. Voluntary contributions 5c. S0.00 5c. Voluntar				For Debtor 1		
58. Tax, Medicare, and Social Security deductions 59. Mandatory contributions for retirement plans 50. So. Voluntary contributions for retirement plans 50. C. Voluntary contributions for retirement plans 50. C. So. So. 00 50. Meapured repayments of retirement fund loans 50. Required repayments of retirement fund loans 50. Insurance 50. \$240.50 50. Do. 00 50. D	Col	py line 4 here	4.	\$4,155.23		\$0.00
5b. Mandatory contributions for retirement plans 5c. Voluntary contributions for retirement plans 5c. Sq. 0,00 5c. 0,000 5c.	5. List a	Il payroll deductions:				
5c. Voluntary contributions for retirement plans 5c. \$0.00 5d. \$0.00 5d. \$0.00 5c.			5a.	\$1,025.85		\$0.00
5d. Required repayments of retirement fund loans 5e. Insurance 5f. Insurance 5f. Sp. Union dues 5g. Union dues	5b.	Mandatory contributions for retirement plans	5b.	\$0.00		\$0.00
Se. Insurance Se. \$240.50 \$0.00	5c.	Voluntary contributions for retirement plans	5c.	\$0.00		\$0.00
5e. Insurance	5d.	Required repayments of retirement fund loans	5d.	\$0.00		\$0.00
5f. Domestic support obligations 5g. Union dues 5g. \$0.00 \$0.00 \$0.00 \$5h. Other deductions. Specify:Ube_however(t), LTD(t), LTD(5e.		_	
5g. Union dues 5h. Other deductions. Specify:Lite_Insurance(01), LTD(01),	5f.	Domestic support obligations	5f.			\$0.00
5h. Other deductions. Specify: Life Procurence(0), LTD(0): 5. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. \$1,286,89 \$0.00 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$2,868.34 \$0.00 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8b. Interest and dividends 8c. Family support payments that you, a non-filling spouse, or a dependent regularly receive include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8d. Unemployment compensation 8d. \$0.00 \$0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: 8g. Pension or retirement income 8h. Other monthly income. Specify: 8g. Pension or retirement income 8h. Other monthly income. Add line 8 a + 8b + 8c + 8d + 8e + 8f + 8g + 8h. 9. \$0.00 \$0.00 9. Add all other income. Add line 7 + line 9. 4dd the entries in line 10 for Debtor 1 and Debtor 2 or non-filling spouse. 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies 10. by ou expect an increase or decrease within the year after you file this form?	5g.	Union dues	5g.	\$0.00		\$0.00
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7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$2,868.34 \$0.00 3. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8b. Interest and dividends 8b. \$0.00 \$0.00 8c. Family support payments that you, a non-filling spouse, or a 8c. \$0.00 \$0.00 dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8d. Unemployment compensation 8d. \$0.00 \$0.00 8e. Social Security 8e. \$0.00 \$0.00 Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food samps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: 8g. Pension or retirement income 8g. \$0.00 \$0.00 90.00 \$0.00 Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h. 9. \$0.00 \$0.00 10. Calculate monthly income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h. 9. \$0.00 \$0.00 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies 13. Do you expect an increase or decrease within the year after you file this form? 14. Xin the summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies	3. Add th	ne payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	·	_	
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profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8a. \$0.00 \$0.00 8b. Interest and dividends 8b. \$0.00 \$0.00 8c. Family support payments that you, a non-filling spouse, or a 8c. \$0.00 \$0.00 dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8d. Unemployment compensation 8e. \$0.00 \$0.00 8f. Other government assistance that you regularly receive 8f. \$0.00 \$0.00 8f. Other government assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. \$5pecify: 8g. Pension or retirement income 8g. \$0.00 \$0.00 8h. Other monthly income. Specify: 8g. Pension or retirement income 8g. \$0.00 \$0.00 10. Calculate monthly income. Add line 7 + line 9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h. 9. \$0.00 \$0.00 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies Do you expect an increase or decrease within the year after you file this form?						
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8e. \$0.00 \$0	8d.	Unemployment compensation	8d.	\$0.00		\$0.00
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8g. \$0.00 \$0.00 8h. Other monthly income. Specify:						
8h. Other monthly income. Specify:		Specify:				
Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 9. \$0.00 \$0.00 10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: 2. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies Do you expect an increase or decrease within the year after you file this form? X No.	8g.	Pension or retirement income	8g.	\$0.00		\$0.00
Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. 10. \$2,868.34 + \$0.00 = 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: 11. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies 12. Do you expect an increase or decrease within the year after you file this form? X No.	8h.	Other monthly income. Specify:	8h.	\$0.00		\$0.00
Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies Do you expect an increase or decrease within the year after you file this form? X No.). Add	d all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$0.00		\$0.00
Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies Do you expect an increase or decrease within the year after you file this form? X No.	10. C al	culate monthly income. Add line 7 + line 9.	10	* 0.000.04	. —	****
Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in <i>Schedule J</i> . Specify: Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities and Related Data</i> , if it applies Do you expect an increase or decrease within the year after you file this form? X No.		-	L	\$2,868.34	՝ ∟	\$0.00
Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in <i>Schedule J</i> . Specify: 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities and Related Data,</i> if it applies Do you expect an increase or decrease within the year after you file this form? X No.		· ·				
other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies Do you expect an increase or decrease within the year after you file this form? X No.				ts vour roommates a	nd	
Specify:			our doportuori	to, your roommatoo, o		
 Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies Do you expect an increase or decrease within the year after you file this form? X No. 	Do	not include any amounts already included in lines 2-10 or amounts that are n	not available to	pay expenses listed	in Sched	dule J.
Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies Do you expect an increase or decrease within the year after you file this form? X No.	Spe	ecify:				
Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies Do you expect an increase or decrease within the year after you file this form? X No.	12. Ad ı	d the amount in the last column of line 10 to the amount in line 11. The res	sult is the com	bined monthly income	ı.	
X No.				•		s
	13. Do	you expect an increase or decrease within the year after you file this form	1?			
Yes. Explain:	х	No.				
	F	Yes. Explain:				

Fill in this in	formation to identify you	ur case:				
Debtor 1	Donna	Ruth	Tomim	Check if this is:		
	First Name	Middle Name	Last Name	An amende	· ·	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	-	ent showing post- of the following d	-petition chapter 13 ate:
United States	Bankruptcy Court for the :	NORTHERN DISTRICT	OF ILLINOIS			ato.
Case Number (If known)	г			MM / DD / \	YYYY	
Official F	orm 106J				-	2 because Debtor 2
				maintains a	separate house	noia.
	e J: Your Exp				4.6	12/14
-				are equally responsible for supplying ages, write your name and case num	-	
Part 1:	Describe Your Household					
1. Is this a joi	int case?					
	Go to line 2.					
Yes.	Does Debtor 2 live in a s	eparate household?				
	No. Yes. Debtor 2 must	t file a separate Schedu	ıle J.			
		<u></u>				
2. Do you l	nave dependents?	No		Dependent's relationship to Debtor 1 or Debtor 2	Dependent's	Does dependent live with you?
Do not lis Debtor 2	st Debtor 1 and		t this information for	Debtor 1 of Debtor 2	age	No
	tate the dependents'	each deper	ident	Adult son	43	X Yes
names.	tate the dependents					x No
						Yes
						X No
						Yes
						X No
						Yes
						X No
						Yes
_	expenses include s of people other than	X No				
yourself	and your dependents?	Yes				
Part 2:	Estimate Your Ongoing Mo	nthly Expenses				
-				m as a supplement in a Chapter 13 o I, check the box at the top of the forn	-	
the applicable	date.	-		·		
-		=	ance if you know the value Income (Official Form 106		Y	our expenses
			lence. Include first mortgag			
	for the ground or lot.	Apenses for your resid	ience. include inst mortgag	ge payments and	4.	\$0.00
If not in	cluded in line 4:				_	
4a. Re	eal estate taxes				4a.	\$470.00
4b. Pro	operty, homeowner's, or r	enter's insurance			4b.	\$80.00
4c. Ho	ome maintenance, repair,	and upkeep expenses			4c.	\$75.00
4d. Ho	meowner's association or	r condominium dues			4d.	\$0.00

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Donna Debtor 1

First Name

Ruth

Middle Name

Document

Last Name

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Case Number (if known) _

			Your expens	es
5.	Additional Mortgage payments for your residence, such as home equity loans	5.		\$0.00
6.	Utilities:			
٥.	6a. Electricity, heat, natural gas	6a.		\$230.00
	6b. Water, sewer, garbage collection	6b.		\$70.00
	6c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$256.00
	6d. Other. Specify:	6d.	\$	0.00
7.	Food and housekeeping supplies	7.		\$450.00
8.	Childcare and children's education costs	8.		\$0.00
9.	Clothing, laundry, and dry cleaning	9.		\$90.00
10.	Personal care products and services	10.		\$60.00
11.	Medical and dental expenses	11.		\$75.00
12.	Transportation. Include gas, maintenance, bus or train fare.	12.		\$389.00
	Do not include car payments.			
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$55.00
14.	Charitable contributions and religious donations	14.		\$0.00
15.	Insurance.			
	Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.		\$0.00
	15b. Health insurance	15b.		\$0.00
	15c. Vehicle insurance	15c.		\$93.00
	15d. Other insurance. Specify:	15d.		\$0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
	Specify:	16.		\$0.00
17.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.		\$0.00
	17b. Car payments for Vehicle 2	17b.		\$0.00
	17c. Other. Specify:	17c.		\$0.00
	17d. Other. Specify:	17d.		\$0.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted			
	from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.		\$0.00
19.	Other payments you make to support others who do not live with you.			
	Specify:	19.		\$0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
	20a. Mortgages on other property	20a.		\$ 0.00
	20b. Real estate taxes	20b.	\$	0.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	= · · · · · · · · · · · · · · · · ·			

Schedule J: Your Expenses

Ruth Donna Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$75.00 21. Other. Specify: Pet Care (\$65.00), Postage/Bank Fees (\$10.00), 21. \$2,468.00 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$2,868.34 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$2,468.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$400.34 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

Official Form 106J Record # 705439 Schedule J: Your Expenses Page 3 of 3

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below								
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?								
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).							
Under penalty of perjury, I declare that I have rea	ad the summary and schedules filed with this declaration and that they are true and							
🗶 /s/ Donna Ruth Tomim	×							
Signature of Debtor 1	Signature of Debtor 2							
Date 03/22/2016 MM / DD / YYYY	Date							

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			Ocument 1	<u>aac 55 0</u> 1
Fill in this in	formation to identif	y your case:		
Debtor 1	Donna	Ruth	Tomim	_
	First Name	Middle Name	Last Name	
Debtor 2	-			_
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for the	ne : <u>NORTHERN</u> District of	ILLINOIS (State)	
Case Number (If known)	r			

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

number (if known). Answer every question.										
Part 11: Give Details About Your Marital Status and Where You Lived Before										
Give Details About Your Marital Status and Where You Lived Before 01. What is your current marital status?										
	Married									
	Not married									
02	02 During the last 3 years, have you lived anywhere other than where you live now?									
	No.									
	Yes. List all of the places you lived in the last 3 years. Do	not include where ye	ou live now.							
	Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there						
03	Within the last 8 years, did you ever live with a spouse or I		community property state or territory? (Community	iived there						
	property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington,									
	and Wisconsin.) ■ No.									
	Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).									
Section to Community with the Co										
Part 2: Explain the Sources of Your Income										

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Debtor 1 Donna Ruth Tomim Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$11,636 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$47,175 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business Wages, commissions, \$49,674 Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2014) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

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Donna Ruth Tomim Case Number (if known) _ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid owe 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Nο Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment Include creditor's name Identify Legal actions, Repossessions, and Foreclosures Part 4: Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No. Yes. Fill in the details. Nature of the case Status of the case Court or agency 10 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11 Yes. Fill in the information below.

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epto	or 1	Donna	Kulli	TOTIIIII	Case Number (IT I	(nown)	
		First Name	Middle Name	Last Name			
11		hin 90 days before you filed efuse to make a payment be		-	ank or financial institution, set off a	any amounts from y	our accounts
		No. Go to line 11					
	_	Yes. Fill in the information be	elow				
12	_			ny of your property in the I	possession of an assignee for the	nanafit of craditors	a
12	cour	rt-appointed receiver, a cus			Jossession of all assignee for the	beliefft of creditors,	a
	☐ Y						
P	art 5:	List Certain Gifts and Co	ontributions				
13	With	nin 2 years before you filed	for bankruptcy, did y	ou give any gifts with a to	tal value of more than \$600 per per	son?	
		No.					
	\Box	Yes. Fill in the details for each	ch gift.				
14	With	nin 2 years before you filed	for bankruptcy, did y	ou give any gifts or contri	butions with a total value of more t	han \$600 to any cha	arity?
			ah aift				
	Ц	Yes. Fill in the details for eac	on giit.				
P	art 6:	List Certain Losses					
15		hin 1 year before you filed for bling?	or bankruptcy or sinc	e you filed for bankruptcy	, did you lose anything because of	theft, fire, other dis	easter, or
		No.					
		Yes. Fill in the details for each	ch gift.				
P	art 7	List Certain Payments o	or Transfers				
16	With	nin 1 year hefore you filed f	or hankruntey, did yo	u or anyone else acting o	n your behalf pay or transfer any p	roperty to anyone y	ou consulted
	abo	ut seeking bankruptcy or p	reparing a bankrupto	y petition?	encies for services required in you		ou consuiteu
	П	No					
		Yes. Fill in the details					
	F	Party Contact Info		Description and value of	any property transferred	Date payment or transfer	Amount of payment
		Geraci Law L.L.C.					Payment/Value:
		55 E. Monroe Street #3400)				\$4,000.00: \$0.00
			<u>, </u>				paid prior to filing,
		Chicago,IL 60603					balance to be paid through the plan.
							3 1 1 1
	F	Party Contact Info		Description and value of	any property transferred	Date payment or transfer	Amount of payment
		Hananwill Credit Counselin	ng	Credit Counseling Service	s	2016	\$25.00
		115 N. Cross St.					
		Robinson, IL 62454					

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Donna Ruth Tomim Case Number (if known) Debtor 1 First Name Middle Name Last Name Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No. Yes. Fill in the details. 18 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details for each gift. 19 Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) Yes. Fill in the details for each gift. Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account number Last balance before Type of account or Date account was closed, sold, moved, instrument closing or transfer or transferred 21 Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No. Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? 22 Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? No. Yes. Fill in the details. Who else has or had access to it? Describe the contents Do you still have it? **Identify Property You Hold or Control for Someone Else** 23 Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. ☐ No. Yes. Fill in the details Where is the property? Describe the property Value Joint bank account Hellen Gangestad \$ 189

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Debtor 1 Donna Ruth Tomim Page 40 of 59

Case Number (if known)

Last Name

P	art 10:	Give Details About Environmental Info	ormation			
For the purpose of Part 10, the following definitions apply:						
	hazardou	ronmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of rdous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, ding statutes or regulations controlling the cleanup of these substances, wastes, or material.				
		ns any location, facility, or property d to own, operate, or utilize it, includ	as defined under any environmental law, ling disposal sites.	whether you now own, operate, or utilize	•	
		us material means anything an envi ce, hazardous material, pollutant, co	ronmental law defines as a hazardous wa ntaminant, or similar term.	ste, hazardous substance, toxic		
Re	oort all no	otices, releases, and proceedings th	at you know about, regardless of when th	ney occurred.		
24	Has any	governmental unit notified you that	you may be liable or potentially liable un	der or in violation of an environmental la	w?	
	No.					
	Yes.	Fill in the details.				
			Governmental unit	Environmental law, if you know it	Date of notice	
25	Have yo	u notified any governmental unit of	any release of hazardous material?			
	No.					
	Yes.	Fill in the details.	Governmental unit	Environmental law, if you know it	Date of notice	
			Governmental unit	Liviloimientai iaw, ii you kilow it	Date of fiotice	
26	Have yo	ou been a party in any judicial or adn	ninistrative proceeding under any enviror	nmental law? Include settlements and ord	lers.	
	No.	Fill in the details				
	☐ Yes.	Fill in the details.	Court or agency	Nature of the case	Status of the case	
			,			
P	art 11:	Give Details About Your Business or C	Connections to Any Business			
27	Within 4	years before you filed for bankrupt	cy, did you own a business or have any c	of the following connections to any busine	ess?	
		A sole proprietor or self-employed in	a trade, profession, or other activity, eith	ner full-time or part-time		
			any (LLC) or limited liability partnership (l	LLP)		
		A partner in a partnership An officer, director, or managing exe	cutive of a corporation			
			or equity securities of a corporation			
	_	None of the above applies. Go to Par				
	☐ res.	Check all that apply above and fill in	the details below for each business.			
28		years before you filed for bankrupt ons, creditors, or other parties.	cy, did you give a financial statement to a	nnyone about your business? Include all	financial	
	No.					
	Yes.	Fill in the details.				
			Date issued			

First Name

Middle Name

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 bebtor 1
 Donna
 Ruth
 Tomim
 Case Number (if known)

 First Name
 Middle Name
 Last Name

Sign Below				
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.				
🗶 /s/ Donna Ruth Tomim	×			
Signature of Debtor 1	Signature of Debtor 2			
Date 03/22/2016 MM / DD / YYYY	Date			
Did you attach additional pages to Your Statement of F	inancial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?			
No				
Yes				
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?				
No				
Yes. Name of person				
	Declaration, and Signature (Official Form 119).			

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re				
Donna Ruth	Γomim / Debtor		Case No:	
			Chapter:	Chapter 13
	DISCLOSURE OF CO	OMPENSATION OF ATT	ORNEY FOR DEI	BTOR
compensation	to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016 paid to me within one year before the filing of be rendered on behalf of the debtor(s) in conte	the petition in bankruptcy,	or agreed to be pai	d to me, for services
For lega	l services, I have agreed to accept	\$4,000.00		
Prior to	the filing of this statement I have received	\$0.00		
Balance	Due	\$4,000.00		
2. The sour	ce of the compensation paid to me was:			
De	other: (specify			
3. The sour	ce of compensation to be paid to me is:			
D	ebtor(s) Other: (specify			
4. I ha of my law firm	ve not agreed to share the above-disclosed comn.	ppensation with any other po	erson unless they a	re members and associates
I ha	ve agreed to share the above-disclosed compen	sation with a other person of	or persons who are	not members or associates
5. In return case, incl	for the above-disclosed fee, I have agreed to reluding:	ender legal service for all as	pects of the bankru	ptcy
a. Ana bankruptcy;	lysis of the debtor's financial situation, and rer	ndering advice to the debtor	in determining wh	ether to file a petition in
b. Prep	paration and filing of any petition, schedules, st	atements of affairs and plar	n which may be req	uired;
c. Rep	resentation of the debtor at the meeting of cred	itors and confirmation hear	ing, and any adjour	ned hearings thereof;
6. By agree	ment with the debtor(s), the above-disclosed fe	e does not include the follo	wing service:	
	I certify that the foregoing is a complete payment to	CERTIFICATION e statement of any agreement	nt or arrangement f	or
	me for representation of the debtor(s) in this	s bankruptcy proceedings.		
	Date: 03/22/2016	/s/ Kristin T Schindler		
	Date	Signature of Attorney		
		Geraci Law L.L.C.		

Page 1 of 1 705439 Record #

Name of law firm

UNITED STATES BANKARUPTC \$9COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



- Case 16-09871 Doc 1 Filed 03/22/16 Entered 03/22/16 16:26:15 Desc Main 3. Personally review with the debtormed rigger the correspectation, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



PFG Rec# 705-439 CARA Page 2 of 6

- Case 16-09871 Doc 1 Filed 03/22/16 Entered 03/22/16 16:26:15 Desc Main 2. Inform the debtor that the debtor **Duct be entered** 145 the 52 se of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.



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- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



- (d) Case 16-09871 Doc 1 Filed 03/22/16 Entered 03/22/16 16:26:15 Desc Main Any portion of the retainer that is more retained to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4,000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$310.00

3. Before signing this agreement, the attorney h	as received ,\$	
toward the flat fee, leaving a balance due of \$	9,000 ; and \$ 310	_for expenses,
leaving a balance due for the filing fee of \$	0	



4. In extraordinary circumstances, special compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 3/5/10	
Signed:	
$(\mathcal{L})_{r}$	
Debtor(s)	
	Mu
Co-Debtor(s)	Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

Case 16 09871 Doc 1 Filed **Geraci Law:** htered 03/22/16 16:26:15 Desc Mair Document Fage 493 of 566-925-1313 help@geracilaw.com



Date: 3/15/2016

Consultation Attorney: SHN

Record #: 705-439

Attorney - Client Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. I understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility.

Injury or other claims or property I must disclose any such claims or propery I now have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee.

My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support
My plan payment does NOT include include future mortgage, rept. condo food and support representations.
Student loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same persentage as a supply of the same pers
The state of the court of the local desired and a supplied that will be even lower at the said of the
and the desired and the deal with the student toans these the contract of the
Debts not discharged if they not paid in full: student loans: educational debts: unfiled or lote filed toy debts and leave the loans.
support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge.
Representation limited to Bankruntcy Court. We do not represent your lead folder or found non-dischargeable by a Judge.
Representation limited to Bankruptcy Court. We do not represent you in state court, or in loan modifications or similar matters.
If I am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am
The suit of the first of the field for the first of the f
and of ottained that it is too live any significant stiffs of money other than through ampleyment in all directions but and the significant
remote compensation award, personal injury of other court settlement. I MUST notify my afterney immediately and I may have to now assessment.
all of the funds into my Chapter 13 plan

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my case may be closed without a discharge, and I will be required to pay a fee to have it reopened.

Donna Tomim (Debter)

(Joint Debtor)

Attorney for the Debtor(s) Representing Geraci Law L.L.C.

Dated: 0/10/16

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Donna Ruth Tomim / Debtor

Rank	runtov	Docket #:	
Dalik	1111111.0	しんしんせし サ	

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 03/22/2016 /s/ Donna Ruth Tomim

Donna Ruth Tomim

X Date & Sign

Record # 705439 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 03/22/2016	/s/ Donna Ruth Tomim		
	Donna Ruth Tomim	-	
Dated: 03/22/2016	/s/ Kristin T Schindler		
20.00. 00/22/2010	Attorney: Kristin T Schindler	-	

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Debtor	1 Donna	Ruth	Tomim	Case Number (if kno	own)		
DEDIO	First Name	Middle Name	Last Name				
Part	6 Answer These Question	s for Reporting Purposes					
	What kind of debts do	16a. Are your debts p as "incurred by an i	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."				
у	you have?		No. Go to line 16b. Yes. Go to line 17.				
		16b. Are your debts p money for a busine	orimarily business deb ess or investment or throug	ts? Business debts are debts the the operation of the business	at you incurred to obtain or investment.		
		No. Go to line Yes. Go to line					
Walanda waka wa		16c. State the type of de	ebts you owe that are not o	consumer debts or business deb	ets.		
٤	Are you filing under Chapter 7?		g under Chapter 7. Go to I				
ŧ.	Do you estimate that after any exempt property is	Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?					
***************************************	excluded and administrative expenses	∏No. ∏Yes.					
	are paid that funds will be available for distribution to unsecured creditors?						
\$	How many creditors do	1 -49		0-5,000	☐ 25,001-50,000 ☐ 50,001-100,000		
	you estimate that you owe?	☐ 50-99 ☐ 100-199		1-10,000 01-25,000	☐ More than 100,000		
***************************************		200-999					
19.	How much do you	\$0-\$50,000	□ \$1,0	00,001-\$10 million	□\$500,000,001-\$1 billion		
	estimate your assets to	\$50,001-\$100,000	\$10,	000,001-\$50 million	\$1,000,000,001-\$10 billion		
A CONTRACTOR OF THE CONTRACTOR	be worth?	\$100,001-\$500,00		000,001-\$100 million	☐\$10,000,000,001-\$50 billion ☐More than \$50 billion		
		□ \$500,001-\$1 millio		0,000,001-\$500 million			
20.	How much do you	\$0-\$50,000		00,001-\$10 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion		
	estimate your liabilities	\$50,001-\$100,000		000,001-\$50 million 000,001-\$100 million	\$10,000,000,001-\$50 billion		
	to be?	\$100,001-\$500,00 \$500,001-\$1 millio	<u> </u>	0,000,001-\$500 million	☐ More than \$50 billion		
		7-3-3,3-3-7,3-3-3	·				
Par	Sign Below						
For	you	I have examined this pe correct.	etition, and I declare under	penalty of perjury that the inforn	nation provided is true and		
		If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.					
		If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).					
		I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.					
		with a bankruptcy case	I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.				
***************************************		* //v		x			
		Signature of Debi	tor 1	Signatu	ure of Debtor 2		
***************************************		Executed on	<u> 5</u> 22 12016	Execut	ed on		

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Fill in this in	formation to ider	ntify your case:		
Debtor 1	Donna First Name	Ruth Middle Name	Tomim Last Name	_
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	_
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of	ILLINOIS (State)	
Case Number (If known)	-			

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or

You must file this form whenever you file bankruptcy schedules or amended schedules, making a raise statement, conceding property, and obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below					
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?					
No					
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).				
	nary and schedules filed with this declaration and that they are true and				
correct.					
Signature of Pebtor 1	Signature of Debtor 2				
Date 3 22 12016 MM / DD / YYYY	Date				
- Andrews					

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Debtor 1	Donna	Ruth	Tomim	Case Number (if known)
	First Name	Middle Name	Last Name	

Part 12:	Sign Below					
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.						
x (nature of Debtor 1 Signature of Debtor 2					
Da	te 3 / 22 / 12016 Date MM / DD / YYYY					
Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?						
No						
Yes						
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?						
No						
Yes	. Name of person Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).					

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DISCLAIMER Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signers and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filling spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt.
 b. Failure to keep books and records documenting your financial affairs.
 c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay.
 d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others
 e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy.
 f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filling fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SYNE OUR RETITION IS ACCURATE!!!!

Dated: 3 122 12016

Donna Ruth Tomim

X Date & Sign

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Donna Ruth Tomim / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Dated: 3 122 12016

Donna Ruth Tomim

| Declare Under Penalty of Perjury That The Foregoing is True and correct. | X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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6. Calculate the median family income that applies to you. Follow the	ese steps:						
		1					
16a. Fill in the state in which you live.		1					
16b. Fill in the number of people in your household.	2]					
16c. Fill in the median family income for your state and size of household							
17. How do the lines compare?			-				
17a. x ine 15b is less than or equal to line 16c. On the top of page § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Di	isposable income (C	miciai Pontii 220-2).					
17b. Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, Disposable income is determined under 11 U.S.C. § 1325(b)(3). Go to Part 3 and fill out Calculation of Disposable Income (Official Form 122C-2). On line 39 of that form, copy your current monthly income from line 14 above.							
Part 3: Calculate Your Commitment Period Under 11 U.S.C. §1325	5(b)(4)						
18. Copy your total average monthly income from line 11.			\$4,155.23				
19. Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13d. If the marital adjustment does not apply, fill in 0 on line 19a.							
Subtract line 19a from line 18.			\$4,155.23				
20. Calculate your current monthly income for the year. Follow these steps:							
20a. Copy line 19b			\$4,155.23				
Multiply by 12 (the number of months in a year).			x 12				
20b. The result is your current monthly income for the year for thi	is part of the form.		\$49,862.76				
20c. Copy the median family income for your state and size of household from line 16c							
21. How do the lines compare?							
X Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4.							
Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, The commitment period is 5 years. Go to Part 4.							
Part 4: Sign Below							
By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.							
14							
Donna Ruth Tomim							
Date: 3 /22 /2016							
If you checked line 17a, do NOT fill out or file Form 122C-2.							
	If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.						

Form B 201A, Notice to Consumer Debtor(s)

In re Donna Ruth Tomim / Debtor

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 3 /2 2/2016

Donna Ruth Tomim

X Date & Sign

Dated: 3 / /2016

Attorney: Kristin T Schindler